

FORM A-2



MEMORANDUM OF ENTRY IN CASE OF MORTGAGE BY DEPOSIT OF TITLE DEEDS

At the request of the SUBAJ. B. GHUN. ("Borrower"), PNB Housing Finance Limited, a company incorporated under the Companies Act, 1956, with Corporate Identity Number L65922DL1988PLC033856 and having its registered office at 9th Floor, Antriksh Bhawan, 22 Kasturba Gandhi Marg, New Delhi-110001 ("PNBHFL") had sanctioned a loan in favour of Borrower, to the tune of INR 9,50,000/- (Rupees NINE LAKH FIFTY THOUSAND).

Only) ("Loan"), in accordance with General Terms and Conditions ("GTC") read with the Loan Documents including but not limited to Application Form, Disbursement Letter dated _____ and Sanction Letter dated _____.

One of the conditions of the loan Documents, duly agreed and acknowledged by the Borrower, was to create an equitable mortgage on the Property (as defined hereunder), in favour of PNBHFL, in accordance with the terms and conditions of the Loan Documents including without limitation, GTC, Application Form, Disbursement Letter and Sanction Letter.

On the _____ day of _____, the Mortgagor(s) (details whereof have been mentioned in **Schedule A**) (hereinafter referred to as the "Mortgagor(s)") attended the office of PNBHFL at its branch office at AURANGABAD (hereinafter for the sake of brevity referred to as "Mortgagee") and saw Mr./Ms. RAHUL MAHAJAN of the said Mortgagee and the Mortgagor(s) stated that the documents relating to the title deeds, evidences and writings (hereinafter called "Title Deeds", details whereof are specified in **Part II of Schedule B**) in respect of the Property as set out in **Part I of Schedule B**) (hereinafter referred to as the "Property") were deposited on _____ with the Mortgagee.

The above said deposit of Title Deeds of the Property for securing the due Repayment, discharge and redemption by the Mortgagor to the Mortgagee for the Loan together with Interest, Overdue Charges, further interest, liquidated damages, compound interest, cost, Other Charges, expenses and other monies payable under the Loan Documents and other documents.

The Mortgagor(s) on the same day accorded and gave consent to PNBHFL to hold and retain the said Title Deeds as and by way of mortgage by deposit of title deeds on the Property together with all buildings and structures constructed/to be constructed thereon as Security for the due repayment, discharge and redemption by the Borrower(s) to PNBHFL of the Amounts Due under the Loan advanced by PNBHFL together with Interest, Overdue Charges, further interest, liquidated damages, compound interest, costs, Other Charges, expenses and other monies payable under the Loan Documents and other documents, as amended from time to time.

The detailed list of the said Title Deeds in relation to the Property are mentioned in Part II of Schedule B hereunder which are deposited with PNBHFL, to create Security by way of equitable mortgage by deposit of the Said Title Deed(s) in respect of the Property.

While giving oral consent the Mortgagor(s) stated that he/she/they did so with intent to create Security on the Property in favour of the Mortgagee.

The Mortgagor(s) has/have given aforesaid oral consent in presence of Mr./Ms. AMOL WAKEKAR. and Mr./Mrs. ASMITA KULKARNI. [authorized representative of the Mortgagors] of PNBHFL.

The Mortgagor(s) further stated that the Title Deeds so deposited were the only documents of title relating to the Property which properties are in the possession, power and control of the Mortgagor and that the Mortgagor is the absolute owner of the Property and the Mortgagor has a good, clear and marketable title to the Property and further stated that there is no mortgage, charge, lien or any other encumbrance or attachment on the Property or any part or parts thereof in favour of any government or the income-tax department or any other Governmental Authority, or any person, firm or company, body corporate or society or entity whatsoever and that the Mortgagor has not entered into any agreement for sale, transfer, lease or alienation thereof or any part or parts thereof and that no such mortgage, charge or lien or other encumbrance whatsoever will be created or attachment allowed to be levied on the Property or any part or parts thereof in favour of or on behalf of any Government or Governmental Authority or any person, firm, company, body corporate or society or entity whatsoever except with the prior permission of PNBHFL so long as the Mortgagor continues to be indebted to or liable to PNBHFL on any account in any manner whatsoever and that no proceedings for recovery of taxes are pending against the Mortgagor under the income Tax Act, 1961 or any other law in force for the time being and that no notice has been issued and/or served on the Mortgagor under the Income Tax Act, 1961, or under any other law, relating to recovery of tax.

[Mr./ Ms. SUBAJ. B. GHUN. also stated that he / she was authorized to give such oral consent and make deposit of the Title Deeds pursuant to the board resolutions passed by the board of directors/partners of the Mortgagor or Letter of Authority or power of attorney dated _____ and she/he furnished a certified true copy of the said resolution/power of attorney/letter of authority to _____, of PNBHFL and further stated that the said resolution/power of attorney were in full force and effect.]²

(Footnotes)

¹ Applicable in case the Mortgagor is a company, LLP, partnership firm, Trust, Society

² Applicable in case the Mortgagor is a company, LLP, partnership firm, Trust, Society

This Memorandum of Entry shall form an integral part of the Loan Documents and shall be read in conjunction with the General Conditions ("GTC").

*General Terms & Conditions ("GTC") are registered with the office of Sub-Registrar VII at New Delhi/Delhi, on August 03, 2019 having Registration Number 294 in Book no 4, Vol. No. 1708 on Page Number 114 to 157 and also at the Sub-Registrar SR V A Hall Khas New Delhi/Delhi, on 03, May, 2019 having Registration Number 867 in Book No. 4, Vol No. 463 on Page Number 98 to 151 and also at the Sub-Registrar VII at Delhi/New Delhi on December 09, 2016 having Registration Number 979 in Book No 4, Vol. No. 1614 on Page Number 57 to 103 and also at the office of Sub-Registrar at Karnal, Haryana on December 04, 2014 as Document Number 9326 under Book I, Vol. No. 534 at Page Number 82.

Signature of the person accepting the title deeds

For and on Behalf of PNBHFL

Authorized representative

Name: RAHUL MAHAJAN..

Designation: BH.

SCHEDULE A

1. Details of the Mortgagor(s):

Sr. No.	Name of the Mortgagor(s)	Address
1)	SUBAT B. GHUN.	NEAR JES SCHOOL, MILIND NAGAR, MUMBAI
2)	NIKITA B. GHUN.	NEAR JES SCHOOL, MILIND NAGAR, MUMBAI.

2. Details of the Borrower:

Name: SUEB GHUN Address: NEAR JES SCHOOL, MILIND NAGAR, MUMBAI.

Constitution: _____

3. Date of Disbursement Letter:

4. Date and Reference number of Sanction Letter:

SCHEDULE B

PART I

DESCRIPTION OF PROPERTY

Property No. : PLOT NO-1,
Municipal No. : ERDANT NAGAR,
Khasra No. : GUT NO-158, PART,
Situated at : BIDKIN, A. BAD.
Area : _____ sq.ft./sq.yds./sq.mts.; and
Leasehold or freehold : _____
Bounded as under

North : _____ South : _____

East : _____ West : _____

PART II

(List of Title Deeds)

1.	sale deed
2.	NOC
3.	demand
4.	9/12
5.	

Branch Office: AURANGABAD
Applicant: SURAJ BABULAL GHUN
NIKITA SURAJ GHUN

Date: 03-Sep-2026
Ref No.: HOU/ARNG/0926/5210710

Guarantor: N/A
Address: 26 SPECIAL COMPOSITE GROUP, NATIONAL SECURITY GUARD, NEAR IFS SCHOOL, MILIND NAGAR, JOGESHWARI- VIKROLI LIND ROAD, ANDHERI EAST MUMBAI, MUMBAI, Mumbai, MAHARASHTRA, 400072, India
Email: surajghun123@gmail.com
Version No.: 3
Contact No. 9682106193

Dear Sir/Madam,

With reference to your loan application dated 01-09-2026, we are pleased to inform you that we have in principle sanctioned your loan, on the broad terms and conditions as under/overleaf with special conditions, if any.

1. Purpose of Loan	Housing Loan, Housing
2. Loan Amount	INR 950000 (INR Nine Lakh Fifty Thousand Only)
Insurance Premium	INR 0 (INR <u>83,200/-</u>)
Total Loan Amount	INR 950000 (INR Nine Lakh Fifty Thousand Only)
3. Repayment Term	120 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% - 4.55% = <u>8.60%</u> per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 11830 (INR Eleven Thousand Eight Hundred Thirty Only)
8. Processing fees receivable:	INR 9001.00 (INR Nine Thousand One Only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	Plot No 01, Ekdant Nagar, Gut No. 158 Part, Mauje Bidkin, Tal Paithan, Aurangabad, Aurangabad, MAHARASHTRA, India, 431001
11. Pre-payment Charges	As mentioned in MITC duly updated on the website
12. Overdue Charges	24% per annum

*Subject to change from time to time at the sole discretion of PNBHFL

SPECIAL CONDITIONS:

1. Subject to Legal & Technical Clearance. LTV to be restricted as per PNBHFL policy norms.
2. Plot to be identified and Demarcated
3. Digilocker aadhar verification for app and co-app to be done
4. prop
5. Repayment to be taken from Salary A/c of SBI 8341
6. 1. The customer is required to inform about commencement / completion of construction and submit necessary regulatory documents to PNBHFL and request for conversion of scheme from "Residential Plot Loan" to "Construction Loan" / "Self-Construction" to claim income tax benefits. 2. Declaration from the customer to be submitted stating "I/we hereby declare that I/we intend to construct a house on the plot for which I am availing the loan facility on the address mentioned above within a period of three years from the availment of said loan. 3. If the customer fails to complete the construction of the house within the specified time frame of 36 months from the date of first disbursement, the interest rate will be increased by 100 bps over and above the applicable rate of interest.
7. OCR clearance (if applicable) to be taken before disbursement.
8. Acknowledged Key Facts Statement to be taken.

9) APP FTE

This Sanction Letter is subject to unconditional, absolute and irrevocable acceptance by the Borrower of the GTC*, and also available on PNBHFL's website (www.pnbhfl.com).

Branch Office: AURANGABAD
Applicant: SURAJ BABULAL GHUN
NIKITA SURAJ GHUN

Date:
Ref No.: NHL/ARNG/0926/5219952

Guarantor: N/A
Address: 26 SPECIAL COMPOSITE GROUP, NATIONAL SECURITY GUARD, NEAR IFS SCHOOL, MILIND NAGAR,
JOGESHWARI- VIKROLI LIND ROAD, ANDHERI EAST MUMBAI, MUMBAI, Mumbai, MAHARASHTRA,
400072, Mumbai, India
Email: surajghun123@gmail.com
Version No.:
Contact No. 9682106193

Dear Sir/Madam,

With reference to your loan application dated 11-09-2026, we are pleased to inform you that we have in principle sanctioned your loan, on the broad terms and conditions as under/overleaf with special conditions, if any.

1. Purpose of Loan	Non Housing Loan, Personal use
2. Loan Amount	INR 845000 (INR Eight Lakh Forty Five Thousand Only)
Insurance Premium	INR 0 (INR)
Total Loan Amount	INR 845000 (INR Eight Lakh Forty Five Thousand Only)
3. Repayment Term	120 Months
4. Rate of Interest Scheme	Floating
5. PNBRRR *	13.15% per annum
6. Applicable Rate of Interest *	13.15% -3.65% = 9.50% per annum as on the date of execution of the loan agreement
7. Equated Monthly Instalment ("EMI") *	INR 10935 (INR Ten Thousand Nine Hundred and Thirty Five Only)
8. Processing fees receivable:	INR 0.00 (INR Zero only)
9. Sanction letter validity	45 days, from the date of this letter
10. Security	
11. Pre-payment Charges	As mentioned in MITC duly updated on the website
12. Overdue Charges	24% per annum

*Subject to change from time to time at the sole discretion of PNBHFL

SPECIAL CONDITIONS:

1. Plot to be identified and Demarcated
2. Repayment to be taken from Salary A/c of SBI 8341
3. S.T. Legal and technical clearance of the property.
4. Digilocker aadhar verification for app and co-app to be done
5. All the applicant and co-applicant to the original loan to come on loan structure.
6. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
7. Subject to satisfactory residence verification of applicant / co-applicant by FTE/ FI (to mitigate negative FI)
8. End Use letter to be documented from applicant
9. Acknowledged Key Facts Statement to be taken.
10. End use declaration from the applicants to be held on record

This Sanction Letter is subject to unconditional, absolute and irrevocable acceptance by the Borrower of the GTC*, and also available on PNBHFL's website (www.pnbhfl.com).

*Subject to change from time to time at the discretion of PNBHFL.

Customer Service Manager: Ravindra Annasaheb Kakde
Landline No: 1800 120 8800

Relationship Manager:

आयकर विभाग
INCOME TAX DEPARTMENT



भारत सरकार
GOVT. OF INDIA



स्थायी लेखा संख्या कार्ड
Permanent Account Number Card

CBAPG7666M

नाम/ Name

SURAJ BABULAL GHUN

पिता का नाम/ Father's Name

BABULAL MANSARAM GHUN

जन्म की तारीख / Date of Birth

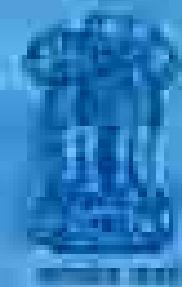
05/07/1994

हस्ताक्षर/ Signature



11032017

आयकर विभाग
INCOME TAX DEPARTMENT

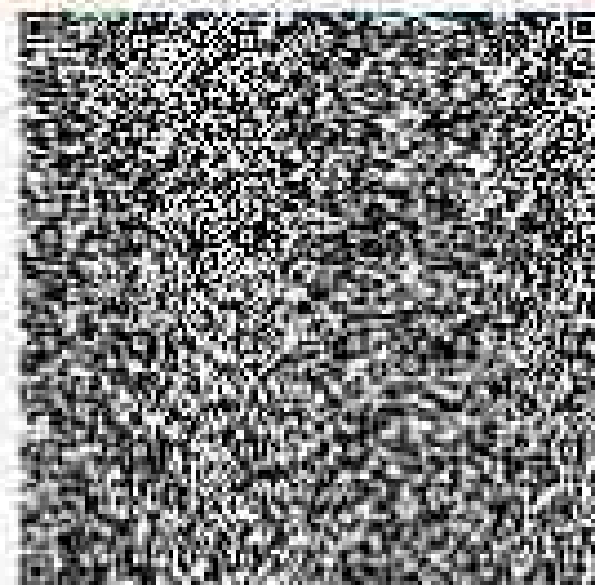


भारत सरकार
GOVT. OF INDIA



ई-स्थायी लेखा संख्या कार्ड
e - Permanent Account Number Card

CIIPC2292L



नाम / Name

NIKITA SURAJ GHUN

पिता का नाम / Father's Name

BHIMSING CHUNGDE

जन्म की तारीख /
Date of Birth

29/04/2002

हस्ताक्षर / Signature



भारत सरकार
GOVERNMENT OF INDIA



सूरज बाबुलाल घुण
Suraj Babulal Ghun
जन्म तारीख/ DOB: 05/07/1994
पुरुष / MALE



3949 0875 1876

माझे आधार, माझी ओळख



भारतीय विशिष्ट पहचान प्राधिकरण
UNIQUE IDENTIFICATION AUTHORITY OF INDIA

पत्ता:

वडिलाचे/आईचे नांव:
बाबुलाल घुण, मु पोस्ट
लाखेगाव, ता पैठण,
लाखेगाव, औरंगाबाद,
महाराष्ट्र - 431105

Address:

S/O: Babulal Ghun, At Post
Lakhegaon, Ta Paithan,
Lakhegaon, Aurangabad,
Maharashtra - 431105

3949 0875 1876

MERA AADHAAR, MERI PEHACHAN



भारत सरकार
Government of India



निकीता सुरज घुन
Nikita Suraj Ghun
जन्म तारीख/DOB: 29/04/2002
महिला/ FEMALE

5687 8307 8444

VID : 9165 4434 0891 7534

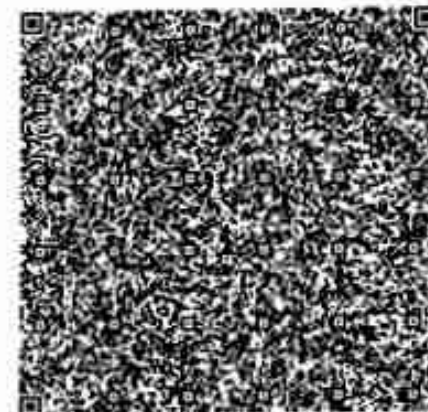
माझे आधार, माझी ओळख



भारतीय विशिष्ट ओळख प्राधिकरण
Unique Identification Authority of India



पत्ता:
लाखेगाव, औरंगाबाद,
महाराष्ट्र - 431105
Address:
Lakhegaon, Aurangabad,
Maharashtra - 431105



5687 8307 8444

VID : 9165 4434 0891 7534



1947



help@uidai.gov.in



www.uidai.gov.in

Download Date: 12/04/2023



MEETING ROOM



Paid to



THINK BIGZ INITIATIVE ₹14,600
PVT LTD

Vyapar
.169705262080@hdfcbank



Transfer Details



PhonePe Transaction ID

T2609151654594096560895



Debited from



XXXXXX8341

₹14,600

UTR: 222855253798



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